

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF MISSISSIPPI
JACKSON DIVISION

In re: KAYLA PAUL-LINDSEY

Case No.: 13-03256-EE

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

James L. Henley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/29/2013.
- 2) The plan was confirmed on 01/17/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/19/2014.
- 6) Number of months from filing or conversion to last payment: 8.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 19,850.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$21,138.00
Less amount refunded to debtor:	\$.00

NET RECEIPTS:	\$21,138.00
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$1,781.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$1,283.73
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$3,064.73
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Attorney fees paid and disclosed by debtor:	\$.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ADVANCE RECOVERY	Unsecured	NA	NA	NA	.00	.00
BANK OF AMERICA	Unsecured	NA	NA	NA	.00	.00
CHEX SYSTEMS INC	Unsecured	NA	NA	NA	.00	.00
EDWARD MCCOY	Unsecured	NA	NA	NA	.00	.00
EDWARD MCCOY	Unsecured	NA	1,000,000.00	.00	.00	.00
EQUIFAX INFORMATION SERVICES	Unsecured	NA	NA	NA	.00	.00
EXPERIAN	Unsecured	NA	NA	NA	.00	.00
GE CAPITAL RETAIL BANK	Secured	NA	NA	NA	.00	.00
HEALTHCARE FINANCIAL SER	Unsecured	NA	NA	NA	.00	.00
HOLLY RATCLIFF	Secured	NA	NA	NA	.00	.00
IRS	Priority	NA	NA	NA	.00	.00
IRS C/O DAVID USRY	Priority	NA	NA	NA	.00	.00
M & F BANK	Secured	26,531.00	NA	NA	.00	.00
MISS STATE TAX COMM	Priority	NA	NA	NA	.00	.00
OCWEN LOAN SERVICING, LLC	Secured	258,527.00	333,585.60	13,003.12	13,003.12	.00

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Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
OCWEN LOAN SERVICING, LLC	Secured	32,000.00	28,590.98	28,590.98	3,258.66	.00
QUANTUM 3 GROUP LLC AS AGENT FO	Unsecured	NA	330.64	330.64	16.53	.00
SALLIE MAE/US ATTORNEY	Unsecured	NA	NA	NA	.00	.00
STUART ALLAN & ASSOC	Unsecured	NA	NA	NA	.00	.00
TELECHECK	Unsecured	NA	NA	NA	.00	.00
TRANSUNION	Unsecured	NA	NA	NA	.00	.00
USA FUNDS- MC E2148	Unsecured	35,653.00	35,898.99	35,898.99	1,794.96	.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
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Secured Payments:

Mortgage Ongoing:	13,003.12	13,003.12	.00
Mortgage Arrearage:	28,590.98	3,258.66	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
TOTAL SECURED:	41,594.10	16,261.78	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:

36,229.63	1,811.49	.00
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Disbursements:

Expenses of Administration:	\$3,064.73
Disbursements to Creditors:	\$18,073.27

TOTAL DISBURSEMENTS: \$21,138.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 08/29/2014

By: /s/James L. Henley
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.